Company Tracking Number: DV6-AR-99-01/22/2008-59345

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: General Liability

Project Name/Number: DV6 - General Liability/59345DV6

Filing at a Glance

Companies: Auto-Owners Insurance Company, Owners Insurance Company

Product Name: General Liability SERFF Tr Num: AOIC-125426709 State: Arkansas

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$50

Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: DV6-AR-99- State Status: Fees verified and

01/22/2008-59345 received

Filing Type: Form Co Status: Pending Reviewer(s): Betty Montesi, Edith

Roberts, Brittany Yielding

Disposition Date: 02/04/2008

Authors: Claudia Stewart, Sarah

Franklin

Date Submitted: 01/22/2008 Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal): On Approval

Effective Date Requested (Renewal):

State Filing Description:

General Information

Project Name: DV6 - General Liability

Status of Filing in Domicile: Not Filed

Project Number: 59345DV6 Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 02/04/2008

State Status Changed: 02/04/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Submitted for your approval is the attached list of forms.

Line of Business: General Liability

59345 (01-08) Important Information Regarding Terrorism Risk Insurance Coverage and Rejection of Terrorism Risk Insurance Coverage

Company Tracking Number: DV6-AR-99-01/22/2008-59345

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: General Liability

Project Name/Number: DV6 - General Liability/59345DV6

59350 (01-08) Cap on Losses From Certified Acts of Terrorism and Important Information Regarding Terrorism Risk Insurance Coverage

59351 (01-08) Exclusion of Certified Acts of Terrorism and Important Information Regarding Terrorism Risk Insurance Coverage

Forms are submitted in final printed copy.

If you have any questions, please feel free to contact one of the following:

Manager:

CHRIS PERRY, CPCU, CLU, CHFC, FLMI, MANAGER

POLICY FORMS AND RESEARCH

PERRY.CHRIS@AOINS.COM (emails without attachments)

commlinesund@aoins.net (emails with attachments)

800-346-0346 Ext. 1426

Company and Contact

Filing Contact Information

Chris Perry, Manager perry.chris@aoins.com
PO Box 30660 (800) 346-0346 [Phone]
Lansing, MI 48909-8160 (517) 391-1903[FAX]

Filing Company Information

Auto-Owners Insurance Company CoCode: 18988 State of Domicile: Michigan

P.O. Box 30660 Group Code: 280 Company Type: PC Lansing, MI 48909-8160 Group Name: Auto-Owners Ins State ID Number:

Group

(800) 346-0346 ext. [Phone] FEIN Number: 38-0315280

Owners Insurance Company CoCode: 32700 State of Domicile: Ohio P.O. Box 30660 Group Code: 280 Company Type: PC Lansing, MI 48909-8160 Group Name: Auto-Owners Ins State ID Number:

Group

(800) 346-0346 ext. [Phone] FEIN Number: 34-1172650

SERFF Tracking Number: AOIC-125426709 State: Arkansas

First Filing Company: Auto-Owners Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: DV6-AR-99-01/22/2008-59345

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: General Liability

Project Name/Number: DV6 - General Liability/59345DV6

Company Tracking Number: DV6-AR-99-01/22/2008-59345

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: General Liability

Project Name/Number: DV6 - General Liability/59345DV6

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: \$50 for each filing;

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Auto-Owners Insurance Company \$50.00 01/22/2008 17603225

Owners Insurance Company \$0.00 01/22/2008

Company Tracking Number: DV6-AR-99-01/22/2008-59345

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: General Liability

Project Name/Number: DV6 - General Liability/59345DV6

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	02/04/2008	02/04/2008

Company Tracking Number: DV6-AR-99-01/22/2008-59345

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: General Liability

Project Name/Number: DV6 - General Liability/59345DV6

Disposition

Disposition Date: 02/04/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing0.000%Overall Percentage Rate Impact For This Filing0.000%Effect of Rate Filing-Written Premium Change For This Program\$0Effect of Rate Filing - Number of Policyholders Affected0

Company Tracking Number: DV6-AR-99-01/22/2008-59345

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: General Liability

Project Name/Number: DV6 - General Liability/59345DV6

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property Casualty	&Approved	Yes
Supporting Document	EXPEDITED TERRORISM FORMS	Approved	Yes
Form	Important Information Regarding Terrorism Risk Insurance Coverage and Rejection of Terrorism Risk Insurance Coverage	Approved	Yes
Form	Cap on Losses From Certified Acts of Terrorism and Important Information Regarding Terrorism Risk Insurance Coverage	Approved	Yes
Form	Exclusion of Certified Acts of Terrorism and Important Information Regarding Terrorism Risk Insurance Coverage	Approved	Yes

Company Tracking Number: DV6-AR-99-01/22/2008-59345

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: General Liability

Project Name/Number: DV6 - General Liability/59345DV6

Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	Action Specific	Readability	Attachment
Status			Date		Data		
Approved	Important Information Regarding Terrorism Risk Insurance Coverage and Rejection of Terrorism Risk Insurance Coverage	59345	01-08	Disclosure/ Replaced Notice	Replaced Form # 59345 (01-06) Previous Filing #		59345 (1- 08).pdf
Approved	Cap on Losses From Certified Acts of Terrorism and Important Information Regarding Terrorism Risk Insurance Coverage	59350	01-08	Endorseme Replaced nt/Amendm ent/Conditi ons	Replaced Form # 59350 (01-06) Previous Filing #		59350 (01- 08).pdf
Approved	Exclusion of Certified Acts of Terrorism and Important Information Regarding Terrorism Risk Insurance Coverage	59351	01-08	Endorseme Replaced nt/Amendm ent/Conditi ons	Replaced Form # 59351 (01-06) Previous Filing #		59351 (01- 08).pdf

IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE and REJECTION OF TERRORISM RISK INSURANCE COVERAGE

The Terrorism Risk Insurance Act of 2002 was signed into law November 26, 2002. The Act (including ensuing Congressional actions pursuant to the Act) defines an act of terrorism, to mean any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States to be (i) an act of terrorism; (ii) to be a violent act or an act that is dangerous to human life, property or infrastructure; (iii) to have resulted in damage within the United States or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and (iv) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Subject to policy terms and conditions, the policy for which you have applied with an Auto-Owners Insurance Group Company* provides insurance coverage for acts of terrorism as defined in the Act.

Any coverage for certain commercial lines of property and casualty insurance provided by such policy for losses caused by certified acts of terrorism are partially paid by the federal government under a formula established by federal law. Under this formula, the government will reimburse us for 85% of such covered losses that exceed the statutory deductible paid by us. You should also know that in the event aggregate insured losses exceed \$100 billion during any year the Act is in effect, then the federal government and participating United States insurers that have met their insurer deductible shall not be liable for payment of any portion of the loss that exceeds \$100 billion. In the event that aggregate insured losses exceed \$100 billion annually, no additional claims will be paid by the federal government or insurers. This formula is currently effective through December 31, 2014.

In the event that your policy, the policy for which you have applied or our proposal includes a premium charge for this coverage, your agency will advise you as to amount of this premium or it will be shown on the proposal. This premium charge will also be shown separately on the Declarations page for current policies or on the Declarations page that you will receive after the policy is issued.

For lines of insurance, other than Workers Compensation, to which the Terrorism Risk Insurance Act of 2002 applies, you may also reject coverage for certified acts of terrorism by completing the following and attaching it to your Auto-Owners Insurance Group Company* application or for in-force business, by submitting it to the Company.

REJECTION OF TERRORISM RISK INSURANCE COVERAGE

I hereby reject coverage for acts of terrorism as defined in the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act). Except as noted below, I understand that I will have no coverage for losses arising from acts of terrorism as defined in the Act. In the event of an act of terrorism as defined in the Act, future policies may also include a government assessed terrorism loss risk-spreading premium in accordance with the provisions of the Act. If coverage is provided for building(s) and contents located in Arizona, Georgia, Illinois, Iowa, North Carolina and North Dakota, I will have fire coverage for such property following a certified act of terrorism. If coverage is provided for building(s), contents or property covered by an inland marine policy located in Missouri and Wisconsin, I will have fire coverage for such property following a certified act of terrorism.

Applicant or	Policyholder Name)
Signature - First Named Insured or Authorized Officer	Date	Policy Number (if applicable)
Print Name		Agency Name and Agency Code

^{*} Auto-Owners Insurance Group includes: Auto-Owners Insurance Company, Home-Owners Insurance Company, Owners Insurance Company, Property-Owners Insurance Company and Southern-Owners Insurance Company.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM AND IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

It is agreed:

- 1. With respect to any one or more certified acts of terrorism, we will not pay any amounts for which we are not responsible because of the application of any provision which results in a cap on our liability for payments for terrorism losses in accordance with the terms of the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
- 2. Certified act of terrorism means any act certified by the Secretary of the Treasury, in concurrence with:
 - a. the Secretary of State; and
 - b. the Attorney General of the United States

to be an act of terrorism as defined and in accordance with the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).

- 3. Under the federal Terrorism Risk Act of 2002 (including ensuing Congressional actions pursuant to the Act) a terrorist act may be certified:
 - a. if the aggregate covered commercial property and casualty insurance losses resulting from the terrorist act exceed \$5 million; and
 - b. (1) if the act of terrorism is:
 - a) a violent act; or
 - b) an act that is dangerous to human life, property or infrastructure; and
 - (2) if the act is committed:
 - a) by an individual or individuals as part of an effort to coerce the civilian population of the United States; or
 - b) to influence the policy or affect the conduct of the United States government by coercion.

All other policy terms and conditions apply.

IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

The Terrorism Risk Insurance Act of 2002 was signed into law on November 26, 2002. The Act (including ensuing Congressional actions pursuant to the Act) defines an act of terrorism, to mean any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States to be (i) an act of terrorism; (ii) to be a violent act or an act that is dangerous to human life, property or infrastructure; (iii) to have resulted in damage within the United States or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and (iv) to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States government by coercion.

Subject to the policy terms and conditions, this policy provides insurance coverage for acts of terrorism as defined in the Act.

Any coverage for certain commercial lines of property and casualty insurance provided by your policy for losses caused by certified acts of terrorism are partially paid by the federal government under a formula established by federal law. Under this formula, the government will reimburse us for 85% of such covered losses that exceed the statutory deductible paid by us. You should also know that in the event aggregate insured losses exceed \$100 billion during any year the Act is in effect, then the federal government and participating United States insurers that have met their insurer deductible shall not be liable for the payment of any portion of that amount of the loss that exceeds \$100 billion. In the event that aggregate insured losses exceed \$100 billion annually, no additional claims will be paid by the federal government or insurers. This formula is currently effective through December 31, 2014.

The premium charge, if any, for this coverage is shown separately on the attached Declarations page. In the event of a certified act of terrorism, future policies also may include a government assessed terrorism loss risk-spreading premium in accordance with the provisions of the Act.

Please contact us if you would like to reject coverage for certified acts of terrorism.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM and IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

It is agreed:

1. The following definition applies:

Certified act of terrorism means any act certified by the Secretary of the Treasury, in concurrence with:

- a. the Secretary of State; and
- b. the Attorney General of the United States

to be an act of terrorism as defined and in accordance with the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).

Under the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act) a terrorist act may be certified:

- a. if the aggregate covered commercial property and casualty insurance losses resulting from the terrorist act exceed \$5 million; and
- b. (1) if the act of terrorism is:
 - a) a violent act; or
 - b) an act that is dangerous to human life, property or infrastructure; and
 - (2) if the act is committed:
 - a) by an individual or individuals as part of an effort to coerce the civilian population of the United States; or
 - b) to influence the policy or affect the conduct of the United States Government by coercion.
- 2. The following exclusion is added:

We shall not pay:

- a. for any loss caused directly or indirectly by a certified act of terrorism, whether or not any other cause or event contributed concurrently or in any sequence to the loss.
- b. sums any insured becomes legally obligated to pay because of or arising out of bodily injury, property damage, personal injury or advertising injury, if covered by this insurance, caused by a certified act of terrorism.

All other policy terms and conditions apply.

IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

The Terrorism Risk Insurance Act of 2002 was signed into law on November 26, 2002. The Act (including ensuing Congressional actions pursuant to the Act) defines an act of terrorism, to mean any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States to be (i) an act of terrorism; (ii) to be a violent act or an act that is dangerous to human life, property or infrastructure; (iii) to have resulted in damage within the United States or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and (iv) to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

At your request, this policy does not provide insurance coverage for certified acts of terrorism as defined in the Act. "Excluded" is shown on the Declarations page under this coverage. In the event of a certified act of terrorism, future policies also may include a government assessed terrorism loss risk-spreading premium in accordance with the provisions of the Act.

Company Tracking Number: DV6-AR-99-01/22/2008-59345

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: General Liability

Project Name/Number: DV6 - General Liability/59345DV6

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: DV6-AR-99-01/22/2008-59345

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: General Liability

Project Name/Number: DV6 - General Liability/59345DV6

Supporting Document Schedules

Review Status:

Satisfied -Name: Uniform Transmittal Document- Approved 02/04/2008

Property & Casualty

Comments:

Attachment:

AR DV6 Transmittal.pdf

Review Status:

Satisfied -Name: EXPEDITED TERRORISM FORMS Approved 02/04/2008

Comments: Attachments:

Exp Transmittal -1 DV5.pdf Exp Transmittal DV5.pdf

Property & Casualty Transmittal Document

1.	Reserved for Insurance	2. In:	surance D	epartment	Use only		
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3.	Group Name					Group NAIC #	
4.	Company Name(s)		Domicile	NAIC #	FEIN#	State #	
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Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
	Filing Fees (Filer must provide check # and fee amount if applicable)
22.	[If a state requires you to show how you calculated your filing fees, place that calculation below]
CI	heck #:
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	r to each state's checklist for additional state specific requirements or instructions on ulating fees.
	Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies uired, other state specific forms, etc.)
_	TD-1 pg 2 of 2

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms) (Do <u>not</u> refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			[] New [] Replacement [] Withdrawn		
02			[] New [] Replacement [] Withdrawn		
03			[] New [] Replacement [] Withdrawn		
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PC FFS-1

EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

	te Type of Filing	(S)	Donos	rtment Use only	
	ng Related to Certified Losses		Depai	timent Ose only	
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	<u>Component/Form Name</u> /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate	Previous State Filing Number,
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				page(s) it replaces	by state
01			Replacement		by oraco
• •			[] Withdrawn		
			[] Neither		
02			[] Replacement		
			[] Withdrawn		
			[] Neither		
·					
To be	complete, a filing must include the				
•	A completed Expedited Filing				
•	One copy of each endorsement		olicy language, unle	ss the insurer has given an	advisory organization
	authorization to file them on its				
•	A copy of the rates, rating syste		entation.		
•			•		
•	A postage-paid, self-addressed	envelope large enough to	accommodate the r	eturn.	
The in	curer(s) submitting this filing conti-	Sec that it:			
The in	surer(s) submitting this filing certiful Is in compliance with the terms		irance Act as amond	led and the laws of this st	ate: and
	15 in compilance with the requi	tements of the bunctin cont	aming the voluntary	expedited filling procedur	cs.
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Signat	ure	Print Name:		Title:	

EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

	page applies to the following state	(s)	_		
	te Type of Filing		Depar	tment Use only	
	ng Related to Certified Losses				
	ng Related to Non-Certified Losses				
Fili ف	ng Applicable to Both Certified and	d Non-Certified Losses			
	Company No.	ma/a)	Domicile	NAIC #	FEIN#
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state,	if applicable				
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	/Description/Synopsis	include edition date	Or withdrawn?	give form # or rate page(s) it replaces	Filing Number, if required
				page(s) it replaces	by state
01			 √ Replacement		by state
0'			Withdrawn		
			[] Neither		
02			Replacement		
			Withdrawn		
			[] Neither		
					<u> </u>
To be	complete, a filing must include the				
•	A completed Expedited Filing				
•	One copy of each endorsement		olicy language, unles	s the insurer has given an	advisory organization
	authorization to file them on its				
•	A copy of the rates, rating syste		entation.		
•	The appropriate filing fees, if re				
•	A postage-paid, self-addressed	envelope large enough to	accommodate the re	eturn.	
The in	auror(a) submitting this filing partit	fing that it:			
	surer(s) submitting this filing certiful Is in compliance with the terms		rance Act as amond	ad and the laws of this at	ate: and
	Is in compliance with the requi	rements of the duffetin cont	anning the voluntary	expedited ming procedur	CS.
	all				
Signat	ure —	Print Name:		Γitle:	